

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

JEFFREY LIGON

(b) County of Residence of First Listed Plaintiff
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number) (757) 930-3660
Leonard A. Bennett, Consumer Litigation Associates, PC
12515 Warwick Blvd., Suite 100, Newport News, VA 23606

DEFENDANTS Equifax Information Services, LLC., Experian Information Solutions Inc., Trans Union, LLC, & Chase Auto Finance, Corp., formerly Bank One, NA.

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

3:11CV243
APR 15 2011

II. BASIS OF JURISDICTION

(Place an "X" in One Box Only)

- 1 U.S. Government Plaintiff
• 2 U.S. Government Defendant
• 3 Federal Question (U.S. Government Not a Party)
• 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES

(For Diversity Cases Only)

- | | PTF | DEF | | PTF | DEF |
|---|-----|-----|---|-----|-----|
| Citizen of This State | • 1 | • 1 | Incorporated or Principal Place of Business In This State | • 4 | • 4 |
| Citizen of Another State | • 2 | • 2 | Incorporated and Principal Place of Business In Another State | • 5 | • 5 |
| Citizen or Subject of a Foreign Country | • 3 | • 3 | Foreign Nation | • 6 | • 6 |

IV. NATURE OF SUIT

(Place an "X" in One Box Only)

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<ul style="list-style-type: none"> • 110 Insurance • 120 Marine • 130 Miller Act • 140 Negotiable Instrument • 150 Recovery of Overpayment & Enforcement of Judgment • 151 Medicare Act • 152 Recovery of Defaulted Student Loans (Excl. Veterans) • 153 Recovery of Overpayment of Veteran's Benefits • 160 Stockholders' Suits • 190 Other Contract • 195 Contract Product Liability • 196 Franchise 	PERSONAL INJURY <ul style="list-style-type: none"> • 310 Airplane • 315 Airplane Product Liability • 320 Assault, Libel & Slander • 330 Federal Employers' Liability • 340 Marine • 345 Marine Product Liability • 350 Motor Vehicle • 355 Motor Vehicle Product Liability • 360 Other Personal Injury 	PERSONAL INJURY <ul style="list-style-type: none"> • 362 Personal Injury - Med. Malpractice • 365 Personal Injury - Product Liability • 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <ul style="list-style-type: none"> • 370 Other Fraud • 371 Truth in Lending • 380 Other Personal Property Damage • 385 Property Damage Product Liability 	<ul style="list-style-type: none"> • 610 Agriculture • 620 Other Food & Drug • 625 Drug Related Seizure of Property 21 USC 881 • 630 Liquor Laws • 640 R.R. & Truck • 650 Airline Regs. • 660 Occupational Safety/Health • 690 Other 	<ul style="list-style-type: none"> • 422 Appeal 28 USC 158 • 423 Withdrawal 28 USC 157 	<ul style="list-style-type: none"> • 400 State Reapportionment • 410 Antitrust • 430 Banks and Banking • 450 Commerce • 460 Deportation • 470 Racketeer Influenced and Corrupt Organizations • 480 Consumer Credit • 490 Cable/Sat TV • 810 Selective Service • 850 Securities/Commodities/Exchange • 875 Customer Challenge 12 USC 3410 • 890 Other Statutory Actions • 891 Agricultural Acts • 892 Economic Stabilization Act • 893 Environmental Matters • 894 Energy Allocation Act • 895 Freedom of Information Act • 900 Appeal of Fee Determination Under Equal Access to Justice • 950 Constitutionality of State Statutes
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	LABOR	SOCIAL SECURITY	FEDERAL TAX SUITS
<ul style="list-style-type: none"> • 210 Land Condemnation • 220 Foreclosure • 230 Rent Lease & Ejectment • 240 Torts to Land • 245 Tort Product Liability • 290 All Other Real Property 	<ul style="list-style-type: none"> • 441 Voting • 442 Employment • 443 Housing/Accommodations • 444 Welfare • 445 Amer. w/Disabilities - Employment • 446 Amer. w/Disabilities - Other • 440 Other Civil Rights 	<ul style="list-style-type: none"> • 510 Motions to Vacate Sentence • 530 General • 535 Death Penalty • 540 Mandamus & Other • 550 Civil Rights • 555 Prison Condition 	<ul style="list-style-type: none"> • 710 Fair Labor Standards Act • 720 Labor/Mgmt. Relations • 730 Labor/Mgmt. Reporting & Disclosure Act • 740 Railway Labor Act • 790 Other Labor Litigation • 791 Empl. Ret. Inc. Security Act 	<ul style="list-style-type: none"> • 861 HIA (1395ff) • 862 Black Lung (923) • 863 DIWC/DIWW (405(g)) • 864 SSID Title XVI • 865 RSI (405(g)) 	<ul style="list-style-type: none"> • 870 Taxes (U.S. Plaintiff or Defendant) • 871 IRS—Third Party 26 USC 7609

V. ORIGIN

(Place an "X" in One Box Only)

- 1 Original Proceeding • 2 Removed from State Court • 3 Remanded from Appellate Court • 4 Reinstated or Reopened • 5 Transferred from another district (specify) • 6 Multidistrict Litigation • 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C. § 1681
Brief description of cause:
Violation of the Fair Credit Reporting Act

VII. REQUESTED IN COMPLAINT:

• CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: • Yes • No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

4/14/2011

Susan A. Bennett

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____